

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: United India Insurance Company Limited

Information as at 31/03/2022

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA - Raksha Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA From: 01/04/2021 To: 31/03/2024

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	49,630	118	-
Number of lives serviced	1,04,803	2,08,943	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

As per Annexure A

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2,266	
ii.	Number of claims received during the year	29,312	
iii.	Number of claims paid during the year (specify % also in brackets)	28,669	90.8%
iv.	Number of claims repudiated during the year (specify % also in brackets)	2,029	6.4%
v.	Number of claims outstanding at the end of the year	880	

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge** *	TAT for pre-auth**	TAT for discharge** *
1	Within <1 hour	82.2%	88.9%	80.0%	87.0%
2	Within 1-2 hours	8.3%	7.1%	9.0%	6.6%
3	Within 2-6 hours	7.5%	3.2%	9.0%	3.9%
4	Within 6-12 hours	0.5%	0.0%	0.1%	0.0%
5	Within 12-24 hours	1.0%	0.7%	1.4%	2.4%
6	>24 hours	0.6%	0.1%	0.5%	0.1%
	Total	100.0%	100.0%	100.0%	100.0%

** reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	15,829	93.7%	12,486	90.5%	-	0.0%	28,315	92.2%
Between 1-3 months	911	5.4%	1,121	8.1%	-	0.0%	2,032	6.6%
Between 3 to 6 months	127	0.8%	152	1.1%	-	0.0%	279	0.9%
More than 6 months	32	0.2%	40	0.3%	-	0.0%	72	0.2%
Total	16,899	100.0%	13,799	100.0%	-	0.0%	30,698	100.0%

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	88
3	Grievances resolved during the year	88
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited

Annexure - A

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	Hyderabad
Assam	Guwahati
Chandigarh	Ludhiana
Chattisgarh	Raipur
Gujarat	Vadodara, Ahmedabad
Haryana	Delhi(N.C.R)
Karnataka	Bangaluru
Kerala	Cochin
Madhya Pradesh	Indore, Bhopal
Maharashtra	Mumbai, Pune
Orissa	Bhubaneswar
Punjab	Chandigarh
Rajasthan	Jaipur
Tamilnadu	Chennai
Uttar Pradesh	Lucknow
Uttarakhand	Dehradun
West Bengal	Kolkata